

**UNITED STATES BANKRUPTCY COURT**  
Southern District of New York

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on July 9, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in this case may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov) or at any of the three divisions of the court during posted business hours. NOTE: The staff of the bankruptcy clerk's office and the office of the U.S. trustee cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott Andruk  
90 Washington St. Apt 9C  
New York, NY 10006

Case Number:  
10-13653-smb

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-9980

Attorney for Debtor(s) (name and address):

David Hamilton  
Dwyer & Associates, LLC  
11 Broadway  
Suite 615  
New York, NY 10004  
Telephone number: 212.203.4965

Bankruptcy Trustee (name and address):

Ian J. Gazes  
Gazes LLC  
32 Avenue of the Americas  
27th Floor  
New York, NY 10013  
Telephone number: (212) 765-9000

**Meeting of Creditors**

Date: **August 10, 2010**

Time: **09:30 AM**

Location: **Office of the United States Trustee, 80 Broad Street, Fourth Floor, New York, NY 10004-1408**

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/12/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

One Bowling Green  
New York, NY 10004-1408  
Telephone number: 212-668-2870

**For the Court:**

Clerk of the Bankruptcy Court:  
Vito Genna

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: July 12, 2010

**DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(A) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.**

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
<b>DEBTORS</b>	Duty to Complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and Official Form 23 (Financial Management Form Certificate) must be filed within 45 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the form within the required time allotted. If you fail to file the Financial Management Course Certificate and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certificate, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online with a PACER login and password at <a href="http://www.nysb.uscourts.gov">www.nysb.uscourts.gov</a> . If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed on the court's Electronic Case File System (ECF) using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or compact disk (CD), you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the the bankruptcy clerk's office or online with a PACER login and password at <a href="http://www.nysb.uscourts.gov">www.nysb.uscourts.gov</a> .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# CERTIFICATE OF NOTICE

District/off: 0208-1  
Case: 10-13653

User: kevsu  
Form ID: b9a

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Total Noticed: 38

Date Rcvd: Jul 12, 2010

The following entities were noticed by first class mail on Jul 14, 2010.

db +Scott Andruk, 90 Washington St. Apt 9C, New York, NY 10006-2259  
aty +David Hamilton, Dwyer & Associates, LLC, 11 Broadway, Suite 615, New York, NY 10004-1490  
tr +Ian J. Gazes, Gazes LLC, 32 Avenue of the Americas, 27th Floor, New York, NY 10013-2473  
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,  
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,  
Albany, NY 12205-0300  
smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,  
New York, NY 10007-1701  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
5240137 AMERICA'S SERVICING CO, PO BOX 1820, NEWARK, NJ 07101-1820  
5240138 AMERICAN CORADIUS INT'NL LLC, 2420 SWEET HOME RD, SUITE 150, BUFFALO, NY 14228-2244  
5240141 BROWN & JOSEPH LTD, PO BOX 59838, SCHAUMBURG, IL 60159-0838  
5240143 +CLARKS HEATING, PO BOX 418, MIDDLETOWN, CT 06457-0418  
5240144 COLLECT CORP, PO BOX 4947A, BIRMINGHAM, AL 35210-1928  
5240145 CORPORATE RECIEVABLES INC, PO BOX 32995, PHOENIX, AZ 85064-2995  
5240147 +EMC MORTGAGE, PO BOX 15298, WILMINGTON, DE 19850-5298  
5240148 GMAC MORTGAGE, PO BOX 9001719, LOUISVILLE, KY 40290-1719  
5240149 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
(address filed with court: GREEN TREE SERVICING LLC, PO BOX 94710, PALATINE, IL 60094-4710)  
5240151 HOMECOMING FINANCIAL, PO BOX 9001719, LOUISVILLE, KY 40290-1719  
5240153 +INDYMAC BANK, ONE NATIONAL CITY, KALAMAZOO, MI 49009-8003  
5240154 +LTD FINANCIAL SERVICEA, 7322 SOUTHWEST FREEWAY,, SUITE 1600, HOUSTON, TX 77074-2053  
5240157 NCI NATIONWIDE CREDIT, 2015 VAUGHN RD NW, STE 400, KENNESAW, GA 30144-7802  
5240158 OCWEN LOANS, PO BOX 6440, CAROL STREAM, IL 60197-6440  
5240159 +PALISADES COLLECTION, INC., PO BOX 1244, ENGLEWOOD CLIFFS, NJ 07632-0244  
5240160 +PINNACLE FINANCIAL GROUP, DEPT 877, PO BOX 4115, CONCORD, CA 94524-4115  
5240161 SAFECO MEMBER LIBERTY MUTUAL, PO BOX 59838, SCHAUMBURG, IL 60159-0838  
5240162 +SUNTRUST MORTGAGE, 1001 SEMMES AVE, RICHMOND, VA 23224-2245  
5240164 SUNTRUST MORTGAGE INC, PO BOX 79041, BALTIMORE, MD 21279-0041  
5240165 +TRANSWORLD SYSTEMS, 1099 WALL ST., WEST 242, LYNDHURST, NJ 07071-3678  
5240166 +UNITED GUARANTY, 230 N. ELM ST., GREENSBORO, NC 27401-2417  
5240167 WILSHIRE CREDIT CORP., PO BOX 8517, PORTLAND, OR 97207-8517

The following entities were noticed by electronic transmission on Jul 12, 2010.

5240136 +EDI: ALLIANCEONE.COM Jul 12 2010 15:58:00 ALLIANCE ONE, 1684 WOODLANDS DR, STE 150,  
MAUMEE, OH 43537-4026  
5240139 EDI: BANKAMER2.COM Jul 12 2010 15:58:00 BANK OF AMERICA, P.O. BOX 15726,  
WILMINGTON, DE 19886-5726  
5240140 EDI: HFC.COM Jul 12 2010 15:58:00 BEST BUY RETAIL SERVICES, PO BOX 17298,  
BALTIMORE, MD 21297-1298  
5240142 EDI: CHASE.COM Jul 12 2010 15:58:00 CHASE, CARDMEMBER SERVICE, PO BOX 15153,  
WILMINGTON, DE 19886-5153  
5240150 +E-mail/Text: agency@greystonealliance.com GREYSTONE ALLIANCE LLC,  
255 GREAT ARROW AVE, 2ND FL. SUITE 15, BUFFALO, NY 14207-3027  
5240152 EDI: HFC.COM Jul 12 2010 15:58:00 HSBC CARD SERVICES, PO BOX 17051,  
BALTIMORE, MD 21297-1051  
5240155 +EDI: RESURGENT.COM Jul 12 2010 15:58:00 LVNV FUNDING, PO BOX 10497,  
GREENVILLE, SC 29603-0497  
5240156 EDI: NESF.COM Jul 12 2010 15:58:00 NATIONAL ENTERPRISE SYSTEMS, 29125 SALON ROAD,  
OLON, OH 44139-3442

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5240146 EMC MORTGAGE  
5240163 ##+SUNTRUST MORTGAGE, PO BOX 100100, ATLANTA, GA 30348-0100

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0208-1  
Case: 10-13653

User: kevsu  
Form ID: b9a

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Total Noticed: 38

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.